

**IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF LOUISIANA**

**ANGELENE WILLIAMS
PLAINTIFF**

VS.

**COUCH, CONVILLE & BLITT, LLC
DEFENDANT**

* **ALEXANDRIA DIVISION**
* **CIVIL ACTION NO. _____**
*
*
* **COMPLAINT AND DEMAND**
* **FOR A JURY TRIAL**
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COMPLAINT

I. INTRODUCTION

1. Plaintiff, Angelene Williams, brings this action against defendant Couch, Conville & Blitt, LLC for its violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* (hereinafter "FDCPA"), which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices, and under state law for illegally garnishing Ms. Williams's wages when it did not have a judgment against her.

II. JURISDICTION

2. Jurisdiction of this court arises under 15 U.S.C. § 1692k, and 28 U.S.C. §§ 1331, 1337, and 1367.

III. PARTIES

3. Plaintiffs, Angelene Williams ("plaintiff" or "Ms. Williams"), is a natural persons above the age of majority who resides in Natchez, Mississippi.

4. Defendant, Couch, Conville & Blitt, LLC is a limited liability company and is the successor entity to Couch, Stillman & Blitt, LLC (hereinafter referred to as "CCB"). CCB, at all times relevant hereto, regularly attempted to collect debts alleged to be due another and is a "debt

collector" as defined under the FDCPA.

IV. FACTUAL ALLEGATIONS

5. In 2003, defendant filed suit against Ms. Williams and her sister Helen Williams in the 7th Judicial District Court on behalf of its client, Credit Acceptance Corporation. ("state court suit").

6. This suit was for a note signed to purchase an automobile which was solely used for general personal transportation, therefore it was for personal, family or household purposes..

7. This note was signed in Mississippi and not Louisiana.

8. When the note was signed and at all times thereafter, Ms. Williams is and was a resident of the state of Mississippi.

9. CCB was unable to have this lawsuit served upon Ms. Williams but did have her sister and co-defendant, Helen Williams, served.

10. A default judgment was rendered thereafter against Ms. Helen Williams but no judgment was ever taken against the plaintiff.

11. In 2010, CCB began garnishment proceedings against plaintiff despite not having a judgment taken against her and garnished her wages.

12. Ms. Williams spoke with an employee of CCB and informed CCB that a judgment had not been taken against her and asked CCB to stop garnishing her wages.

13. From August 20, 2010 onward, CCB continued this garnishment, did not take any steps toward stopping this garnishment and accepted funds for this illegal garnishment.

14. Defendant's actions were taken in reckless disregard to the rights of Ms. Williams.

15. Defendant violated numerous provisions of the FDCPA including but not limited to sections 1692e and 1692f.

16. Plaintiff has suffered actual damages and injury, including, but not limited to stress, humiliation, anxiety, extreme mental anguish and suffering, emotional distress, and loss of use of her money which was illegally garnished, resulting in financial hardship on her, for which she should be compensated in amounts to be proven at trial.

WHEREFORE, plaintiffs respectfully requests that judgment be entered against the defendant Couch, Conville & Blitt, LLC for:

- (a) actual damages;
- (b) additional damages;
- (c) punitive damages;
- (d) attorney's fees;
- (e) costs; and
- (f) for such other and further relief as may be just and proper.

A JURY TRIAL IS DEMANDED.

s/Garth J. Ridge
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